

Fill in this information to identify your case:

Debtor 1	<u>Brett</u>	<u>D.</u>	<u>Cardonick</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Eastern District of Pennsylvania</u>		
Case number (if known)	<u>23-11330-mdc</u>		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>324 Ellis Rd Willow Grove, PA 19090-2420</u>	<u>\$278,240.00</u>	<input checked="" type="checkbox"/> \$0.00	<u>11 U.S.C. § 522(d)(1)</u>
Line from Schedule A/B: <u>1.1</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
		<input checked="" type="checkbox"/> \$0.00	<u>11 U.S.C. § 522(d)(5)</u>
		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>2014 Volvo XC60</u>	<u>\$7,499.00</u>	<input checked="" type="checkbox"/> \$4,450.00	<u>11 U.S.C. § 522(d)(2)</u>
Line from Schedule A/B: <u>3.1</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
		<input checked="" type="checkbox"/> \$0.00	<u>11 U.S.C. § 522(d)(5)</u>
		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

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Part 2: Additional Page

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Debtor 1 **Brett** **D.** **Cardonick** Case number (if known) 23-11330-mdc
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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: 2016 Ford Focus Line from Schedule A/B: 3.2	\$4,127.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Various used pieces of furniture, furnishings, appliances, linens, and other similar items. Line from Schedule A/B: 6	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Various used televisions, mobile devices, and computers. Line from Schedule A/B: 7	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Various used articles of clothing, shoes, and accessories. Line from Schedule A/B: 11	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Various used pieces of jewelry. Line from Schedule A/B: 12	\$150.00	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Brief description: Univest Bank and Trust Co. Checking account Line from Schedule A/B: 17	\$770.14	<input checked="" type="checkbox"/> \$770.14 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Univest Bank and Trust Co. Checking account Line from Schedule A/B: 17	\$685.28	<input checked="" type="checkbox"/> \$685.28 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Univest Bank and Trust Co. Money market account Line from Schedule A/B: 17	\$80.70	<input checked="" type="checkbox"/> \$80.70 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Trumark Financial Credit Union Checking account	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: 17			
Brief description: Edward Jones Brokerage account	\$0.20	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: 17			
Brief description: Trumark Financial Credit Union Savings account	\$311.20	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: 17			
Brief description: Cardonick Chiropractic Inc.	\$5,000.00	<input checked="" type="checkbox"/> \$2,800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(6)
Line from Schedule A/B: 19		<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Edward Jones	\$28,889.31	<input checked="" type="checkbox"/> \$28,889.31 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
Line from Schedule A/B: 21			
Brief description: Samson Wealth Management Group	\$15,697.83	<input checked="" type="checkbox"/> \$15,697.83 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
Line from Schedule A/B: 21			
Brief description: MassMutual (Whole Life Policy)	\$1,015.64	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: 31		<input checked="" type="checkbox"/> \$1,015.64 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(8)

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Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>Banner Life Insurance Company (Term Policy)</u>	<u>\$1,350,000.00</u>	<input checked="" type="checkbox"/> <u>\$13,888.88</u>	<u>11 U.S.C. § 522(d)(5)</u>
Line from Schedule A/B: <u>31</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
		<input checked="" type="checkbox"/> <u>\$1,336,111.12</u>	<u>11 U.S.C. § 522(d)(7)</u>
		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	